

BIG MORTALITY OF INSURED WOMEN

Statistics Show That Uninsured Females Outlive Males.

COX OFFERS A NEW THEORY

Official Company Attributes Condition to Fact That Agents Do Not Observe Business of Women—Longevity of Women in General Greater Than That of Men.

The longevity of women in general is greater than that of men. The longevity of insured women is less than that of men. These points were brought out in an address by Herbert B. Cox, president of one of the big insurance companies, at the annual meeting of the insurance people in New York city.

The question of the relative longevity of women has been a pending problem since 1861, when Graunt discovered that in the city of London there was a preponderance of males over females, but that the females outlived the males in spite of the fact, which had come under his observation, that "physicians have two women patients to one man, and more soon die than women." He was, however, speaking only generally and came to no positive conclusion.

In 1883 Dr. Halley in constructing the Breslau table of mortality had not discovered the superior longevity of women, and it was not until 1742 that Kersseboom in his investigations into the mortality of the Dutch auxiliaries took special note of that among females, and his data established the fact of their greater longevity.

Gave Women Low Rates.

This information, together with further proofs supplied in 1746 by De-parieux, an investigator of the French Tontines, was turned to advantage by the Dutch, who, when subscribing to a scheme of English exchequer life annuities, nominated girls instead of boys, thus obtaining the benefit of the more favorable mortality.

Up to 1843 the confidence engendered by these discoveries had resulted in the life insurance companies offering lower rates to women, which proved to be a sorry miscalculation, for in that year the tabulated experience of seventeen British offices demonstrated that the boasted longevity of women failed to assert itself when insured women were under observation.

The general experience from that time was that the insured female presented a doubtful aspect, and the unfavorable mortality gave rise to the suspicion that the offices had been grossly deceived by the woman applicants, who, it was asserted, could not have disclosed their true physical condition to the examining physicians. An excessive death rate in the first five years of risk seemed to bear out this contention, but no specific case of fraud could be discovered.

Many suggestions were offered in explanation of this reversal of the former case for women as good insurable risks. It even being mooted that they were subconsciously warned of the approach of disease while they were still in a perfect state of health, and, thus impelled by instinct, they applied for insurance.

Males Made the Standard.

In 1901 the compilation of the well known combined experience table of mortality led to the conclusion that the greatest reliance could be placed upon a table which was based upon observation of male lives exclusively, as the mortality among insured females had been clearly shown to be higher than among insured males. The recent investigation made by the Actuarial Society of America still further confirmed this finding, although the superior longevity of women in general is still unquestioned.

Mr. Cox offered this explanation of the difference between insured and uninsured women:

"This wide divergence in experience, as exposed by a comparison between insured and uninsured women, we may in large measure account for by a review of the practice of the companies, which would seem to indicate that they have somewhat extensively adopted the method of waiting for female insureds to propose themselves. If the same procedure were followed in regard to men the result would in all probability be similarly adverse. Officials and agents know the necessity of urging men to apply for life insurance, and the voluntary applicant in some degree invites especial scrutiny of his desirability as a risk by this very offering of himself without solicitation."

"I would therefore, seem that if the increasing need of life insurance for women is to be met without undue stress upon the companies we must adopt toward them the same attitude as toward men. It is not sufficient to accord them the same rates and plans, as has already been done quite commonly, but that we may create a favorable average our agency systems must be extended to include an aggressive campaign among women of all classes, employing such safeguards as are reasonably demanded for the female risk in the same manner that hazards are guarded against in dealing with men in various occupations and walks of life."

War News Oddities

"So many German civilians are buying 'bullet proof' brassieres an officer writing has been sent out that when the armor comes, some women will be killed."

A newspaper on dining has been declared in France, because it is held a Frenchman must not kill one of his countrymen during the war. A publisher of dials have been postponed until peace has been declared.

Ralph Boulton of New York, after middle expert and former chauffeur for Edward Croker, who is on the firing line for France as an aviator, has charge of a thrilling machine temporarily in an effort to save some of the harvest.

A Swiss mother sent her four sons to war. Two were by her first husband, an Austrian, and went with the Germans. The other two by her second husband, a Frenchman, joined the French. They were against each other in their first battle, and all were killed.

A method of curing fatigue, suggested by a Paris doctor, is being tried in the trenches. The soldier rubs off his boots, lies down with his head on his back, sticks his legs straight up and supports them against a tree, the side of a trench or the back of a comrade and then wiggles his toes.

COAL MOUNTAIN TREATED LIKE A FEVER PATIENT.

Fearful of Spontaneous Combustion, Temperature Taken Frequently.

Europe is getting its coal supply these days from the mines of West Virginia. The coal is shipped to Italy, France, England and other countries through the port of Norfolk.

During the year 1914 there were shipped from this port 12,000,000 tons, the biggest year in coal shipments in the history of this port. The Norfolk and Western railroad hauled to its piers at Lambert's point 5,953,793 tons during the year, the Chesapeake and Ohio 3,221,732 tons at its piers, and the Virginia railway delivered 2,830,405 tons at its Sewell point piers.

The largest coal trains in the world now pass through Norfolk. It is a daily occurrence to see a train of 130 cars, pulled by four locomotives, pass through the outskirts of this city en route to the coal piers at Lambert's point and Sewell point. The Virginia railway has been operating special trains, and it has dumped 750,000 tons in its yard at Sewell point. It is spoken of as the "black diamond mountain" by thousands of visitors who have seen it. It is guarded as carefully as Uncle Sam guards his naval stations.

Every precaution is taken to prevent any one from tampering with or stealing it or throwing a match near it. Like a patient with fever, the temperature of this huge mountain is taken every two hours. A mammoth steel rod with a tiny strip of thick glass, through which the mercury runs, is shoved down into the coal mountain to remain five, ten, fifteen minutes. If the temperature is above a certain degree the work of cooling the coal is begun immediately. The danger is spontaneous combustion. A number of watchmen are employed, and steam derricks are used to move portions of the pile as may be necessary to keep the temperature at a point of safety.

This mountain of coal is said to be the property of W. P. Tams of West Virginia. It took the Virginia railway seven months to accumulate it.

DIRE DISTRESS AT LODZ.

Industrial Population of War Worn City Idle, Cold and Starving.

Widespread distress prevails in Lodz, Poland, a city without food or fuel, it might almost be called. The coal supplies are almost exhausted, and what remains has been levied upon for the use of the hospitals. The price of bread has risen to three times its normal figure. The factories in this great center of the wool and cotton industry, with its 500,000 inhabitants, are closed, and its great industrial population is idle, cold and hungry.

The city, which for months has been alternately in Russian and German possession, has been cut off from normal railroad communication since the beginning of the war. The railroads, when running, have been required for the movement of troops, supplies and munition. Consequently no coal has been brought in and only a limited quantity of food for the civil population has been received.

Only one hotel in town is heated, and that is occupied as headquarters by the military governor and his staff. Guests in the others must shiver. The streets are jammed with the idle and unemployed. There is little kerosene left in town, and the stock of candles is exhausted. Residents of means still have gas or electric light, the authorities having so far succeeded in keeping the plants in operation, but the poorer people either sit in darkness or burn turpentine and other substitutes. The supply of these is very short.

Jealousy Proof of Love.

Holding jealousy is a proof of love, Judge Logsdon refused a new trial in the divorce case of Andrew E. Sullivan of Evansville, Ind., a prominent Sunday school worker, against his girl wife, Thelma. The husband was denied a divorce.

ZEPPELIN BOMBS FALL ON ENGLAND

Eyewitness Vividly Describes Visitation of Air Craft.

CHILD HAS NARROW ESCAPE

Deadly Missile Bursts Where Little One Had Been Lying and Wrecks Room—Citizens in Panic as Exploding Bombs Tear Great Holes in Street—Just Miss Royal Palace.

The German Zeppelin raid on the county of Norfolk, on the east coast of England, was not Yarmouth's first experience of war's terrors, nor England's first taste of an aerial attack. Several weeks ago a German fleet from Heligoland or the mouth of the Elbe made a rapid dash to the English coast and approached to within a few miles of Yarmouth. It was driven off by a British fleet, but managed to sink a submarine and damage the scout cruiser Hecaton in escaping. The previous aerial raid was a minor affair, a quick dash made by an aeroplane over Dover and the dropping of a bomb or two that did little damage.

Sandringham, the seat of Sandringham hall, long the country seat of Edward VII. and acquired by the late king in 1861, when he was the Prince of Wales, lies northwest of Yarmouth, from which it is fifty-two miles distant. If the raid at this point was made by the same vessel or fleet which bombarded Yarmouth the Germans must have steered a course over a considerable stretch of that land which extends in the shape of a camel's hump into the North sea. It was about 8:30 p. m. when residents of Sandringham and Sandringham experienced the same excitement and alarm as had stirred Yarmouth. A correspondent of the Daily Mail interviewed a resident of Sandringham, who was not too clear about details, but had a very lively recollection of some features of the visitation.

Sees Outline of Airship.

"It was certainly about 8:30 o'clock," said this man, "when the Zeppelins came to Sandringham. I say Zeppelins because I am practically certain there were two air craft over this town. The one I saw was flying at a great height, at least 3,000 feet. I could just make out a dim cigar shaped body. It was very dark, but the outline of the airship was unmistakable."

"It carried searchlights which threw a weird light upon the countryside. It was feeling its way along, hunting for our town as a dog picks up a scent. Suddenly there was a crash and explosion as bombs began to drop. At least four fell in this town. One went through a house. Another dropped upon waste ground. One did not explode, and I don't know what became of the other."

"In the house where one exploded a child had a miraculous escape. It had been put to bed, but had grown restless, so its parents took it out of bed and kept it with them in the lower part of the house. A few minutes after it had been removed from the nursery room the bomb burst right where the child had been lying and wrecked the room."

Tear Great Holes in Streets.

"There was tremendous excitement in the town and something of a panic for a time. Crowds poured into the streets. Few persons were injured, I believe, and the damage was not great. One or two of the bombs tore great holes in the streets. These craters were so hot that their edges could not be touched for three-quarters of an hour after the explosions. One house caught fire in all directions the instant they exploded—but the fire did not spread. The Zeppelin I saw disappeared in the direction of Cromer, where six bombs were dropped without causing much damage so far as I have been able to ascertain."

At Sandringham, a short distance from Sandringham, an attempt was made undoubtedly to wreck Sandringham Hall and to destroy any of the royal family who might be therein. It seems probable that the attack on the palace was carefully timed. King George and Queen Mary, with her family, had gone to Sandringham Hall to visit the Queen Mother Alexandra. The king and queen and their family left the country seat, however, and returned to Buckingham palace.

Probably the queen mother was at Sandringham Hall and was, of course, in very real peril. As it happened, the bombs missed their target. Not one struck the palace, but several exploded near by.

SAWS WOOD AT NINETY-ONE.

Father of Nineteen Children Married For Third Time at Eighty-three.

M. S. Kellogg of Burlington, Kan., ninety-one years of age, was sawing wood when his family announced to him that a big dinner had been prepared in honor of his birthday. Mr. Kellogg is the father of nineteen children.

He has been married three times, having ten children by his first wife and nine by his second. He was eighty-three years old when he was married the third time. He has thirty-five grandchildren and two great-grandchildren.

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